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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	Part 1: Identify Yourself							
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):				
1.	Your full name							
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	Darrell First name C. Middle name Salmon Last name and Suffix (Sr., Jr., II, III)		Phyllis First name J. Middle name Salmon Last name and Suffix (Sr., Jr., II, III)				
2.	All other names you have used in the last 8 years							
	Include your married or maiden names.							
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-5172		xxx-xx-3015				

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Debtor 1 Darrell C. Salmon Phyllis J. Salmon

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and	■ I have not used any business name or EINs. Business name(s)	■ I have not used any business name or EINs. Business name(s)			
	doing business as names					
		EINS	EINs			
5.	Where you live		If Debtor 2 lives at a different address:			
		405 Brook Linsee Lane Poplar Grove, IL 61065				
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Boone County	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.				
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
Why you are choosing this district to file for		Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	 Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. 			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Case 16-82937 Desc Main Page 3 of 63 Document Darrell C. Salmon Debtor 1 Debtor 2 Phyllis J. Salmon Case number (if known) Part 2: Tell the Court About Your Bankruptcy Case Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy 7. The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for ☐ No. bankruptcy within the Yes. last 8 years? When 9/25/14 Case number 14-82314 District This District When District Case number When Case number District 10. Are any bankruptcy ■ No cases pending or being filed by a spouse who is ☐ Yes. not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you When District Case number, if known Debtor Relationship to you When Case number, if known District

Do you rent your residence?

No.

Go to line 12.

☐ Yes.

Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

No. Go to line 12.

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

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	otor 1 Darrell C. Salmon otor 2 Phyllis J. Salmon		Docume	Case number (if known)	
Par	Report About Any Bu	sinesses	You Own as a Sole Proprie	tor	
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to Part 4.		
		☐ Yes.	Name and location of bus	siness	
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if any		
	If you have more than one sole proprietorship, use a separate sheet and attach		Number, Street, City, Sta		
	it to this petition.			ex to describe your business:	
				ness (as defined in 11 U.S.C. § 101(27A))	
			_ •	Estate (as defined in 11 U.S.C. § 101(51B))	
			_ `	lefined in 11 U.S.C. § 101(53A))	
			· · · · · · · · · · · · · · · · · · ·	er (as defined in 11 U.S.C. § 101(6))	
			☐ None of the above		
Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must			court must know whether you are a small business debtor so that it can set appropriate a small business debtor, you must attach your most recent balance sheet, statement of ederal income tax return or if any of these documents do not exist, follow the procedure		
	For a definition of small	■ No.	I am not filing under Chap	oter 11.	
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapter Code.	11, but I am NOT a small business debtor according to the definition in the Bankruptcy	
		☐ Yes.	I am filing under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.	
Part	t 4: Report if You Own or	Have Any	Hazardous Property or An	y Property That Needs Immediate Attention	
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and	■ No.	What is the hazard?		
	identifiable hazard to public health or safety? Or do you own any property that needs		If immediate attention is		
	immediate attention?		needed, why is it needed?		
	For example, do you own perishable goods, or livestock that must be fed, Where is the property? or a building that needs urgent repairs?				
				Number, Street, City, State & Zip Code	

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Debtor 1 Darrell C. Salmon
Phyllis J. Salmon
Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

□ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-82937 Doc 1 Filed 12/21/16 Entered 12/21/16 11:17:01 Desc Main Document Page 6 of 63

Darrell C. Salmon Debtor 1 Debtor 2 Phyllis J. Salmon Case number (if known) Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an you have? individual primarily for a personal, family, or household purpose." □ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under ☐ No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for □ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5**0,001-100,000 **5001-10,000 50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you **\$0 - \$50,000** □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion be worth? □ \$50,000,001 - \$100 million □ \$10.000.000.001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$10,000,001 - \$50 million □ \$50,001 - \$100,000 □ \$1,000,000,001 - \$10 billion to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100.000.001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Darrell C. Salmon /s/ Phyllis J. Salmon Darrell C. Salmon Phyllis J. Salmon Signature of Debtor 1 Signature of Debtor 2 Executed on December 19, 2016 Executed on December 19, 2016 MM / DD / YYYY MM / DD / YYYY

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Debtor 1	Darrell C. Salmon	Document	Page 7 of 63	
Debtor 2	Phyllis J. Salmon		Cas	se number (if known)
•	attorney, if you are ted by one	under Chapter 7, 11, 12, or 13 of title 11, Unit	ed States Code, and have	informed the debtor(s) about eligibility to proceed explained the relief available under each chapter debtor(s) the notice required by 11 U.S.C. § 342(b)
f you are not represented b an attorney, you do not nee to file this page.		, ,		wledge after an inquiry that the information in the
	. •	/s/ JEFFRY A. DAHLBERG	Date	December 19, 2016
		Signature of Attorney for Debtor		MM / DD / YYYY
		JEFFRY A. DAHLBERG Printed name		
		Balsley & Dahlberg Firm name		
		5130 North Second Street Loves Park, IL 61111 Number, Street, City, State & ZIP Code		

Email address

www.balsleylawoffice.com

Contact phone (815) 877-2593

Bar number & State

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	17(7(.1111)	ani Paue o ul us	
nation to identify your o	case:		
Darrell C. Salmon	Middle Name	Last Name	
Phyllis J. Salmon			
First Name	Middle Name	Last Name	
nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
	Darrell C. Salmon First Name Phyllis J. Salmon First Name	Darrell C. Salmon First Name Middle Name Phyllis J. Salmon First Name Middle Name	Darrell C. Salmon First Name Middle Name Last Name Phyllis J. Salmon First Name Middle Name Last Name

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

you	original forms, you must fill out a new Summary and check the box at the top of this page.		•
Par	11: Summarize Your Assets		
		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	105,948.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	34,100.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	140,048.00
Par	2: Summarize Your Liabilities		
			iabilities It you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	178,884.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	45,974.79
	Your total liabilities	\$	224,858.79
Par	3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	5,600.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	5,595.00
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sc	hedules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a personal	, family, or

the court with your other schedules.

Official Form 106Sum

Summary of You

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

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Debtor 1 Darrell C. Salmon

Debtor 2 Phyllis J. Salmon

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Case number (if known)

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

3,262.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tota	l claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$_	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

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Fill	in this info	rmation to identif	y your case and						
Deb	otor 1	Darrell C. S		dle Name		Last Name			
	otor 2 buse, if filing)	Phyllis J. Sa First Name		dle Name		Last Name			
Uni	ted States B	ankruptcy Court fo	or the: NORTHE	RN DISTI	RICT OF ILLIN	NOIS			
Cas	se number					-			Check if this is an amended filing
_		orm 106A/ le A/B: P							12/15
n ea hink nfor \nsv	nch category, c it fits best. mation. If mo wer every que	separately list and Be as complete and ore space is needed estion.	describe items. Lis d accurate as possi d, attach a separate	ble. If two sheet to th	married people is form. On the	n asset fits in more than one e are filing together, both are e top of any additional pages vn or Have an Interest In	equally responsibl	e for supp	lying correct
						land, or similar property?			
	_		equitable interest in	i ally reside	ence, bunding,	iand, or similar property?			
	No. Go to Pa								
	Yes. Where	is the property?							
1.1				What	is the property	/? Check all that apply			
	5112 Jen	kins Drive			Single-family h		Do not deduct sec	ured claim	s or exemptions. Put
	Street address	s, if available, or other d	escription		Duplex or mul	ti-unit building	the amount of any	secured c	aims on Schedule D: Secured by Property.
					Condominium	or cooperative	Croundre vino ria	vo olamo	occured by Proporty.
					Manufactured	or mobile home			
	South Be	loit IL	61080-0000		Land		Current value of entire property?		Current value of the portion you own?
	City	State	ZIP Code		Investment pro	operty	\$105,94	3.00	\$105,948.00
					Timeshare		Describe the nat	ure of you	r ownership interest
					Other			ole, tenano	by the entireties, or
					has an interest Debtor 1 only	in the property? Check one	Fee simple	iowii.	
	Winneba	ao			Debtor 2 only				
	County	9-			Debtor 1 and I	Debtor 2 only			
	·			_		f the debtors and another	☐ Check if this (see instruction	s is comm ı s)	inity property
						ou wish to add about this iter	(,	
					erty identificati				

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

Official Form 106A/B Schedule A/B: Property page 1

Part 2: Describe Your Vehicles

\$105,948.00

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Debtor 2 Phyllis J. Salmon Phyllis J. Salmon					Case number (if known)			
		trucks, trac	tors, sport utility ve	hicles, motorcycles				
	No Yes							
_	res							
3.1	Make:	Chrysler		Who has an interest in the property? Check one		eured claims or exemptions. Put		
0	Model:	Town & C	Country	Debtor 1 only		secured claims on Schedule D: ve Claims Secured by Property.		
	Year:	2013		Debtor 2 only				
	Approxim	nate mileage:	55,000	■ Debtor 1 and Debtor 2 only	Current value of entire property?	the Current value of the portion you own?		
		ormation:	<u> </u>	☐ At least one of the debtors and another		,		
				☐ Check if this is community property (see instructions)	\$17,000	9.00 \$17,000.00		
3.2	Make:	Dodge		Who has an interest in the property? Check one	Do not deduct sec	ured claims or exemptions. Put		
3.2	Model:	Avenger		Debtor 1 only		secured claims on Schedule D: ve Claims Secured by Property.		
	Year:	2014		Debtor 2 only	Creditors Who Ha	ve Claims Secured by Property.		
		nate mileage:	35,000	■ Debtor 1 and Debtor 2 only	Current value of entire property?	the Current value of the portion you own?		
		ormation:		☐ At least one of the debtors and another	entire property:	portion you own:		
				At least one of the deptors and another				
				☐ Check if this is community property (see instructions)	\$11,000	0.00 \$11,000.00		
5 A				n for all of your entries from Part 2, including		\$28,000.00		
	_							
			onal and Household Ite					
Do y	ou own o	or have any I	egal or equitable in	terest in any of the following items?		Current value of the portion you own? Do not deduct secured claims or exemptions.		
	xamples: I No		furnishings nces, furniture, linens	, china, kitchenware				
	Yes. De	scribe						
			Misc. household	goods and furnishings		\$2,000.0		
E.		Televisions a including cell		eo, stereo, and digital equipment; computers, pri nedia players, games	nters, scanners; music c	ollections; electronic devices		
			2 T\/'^		1			
			3 TV's 5 Cell Phone's					

Official Form 106A/B

Case 16-82937 Doc 1 Filed 12/21/16 Entered 12/21/16 11:17:01 Desc Main Document Page 12 of 63 Debtor 1 Darrell C. Salmon Debtor 2 Phyllis J. Salmon Case number (if known) 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment □ No Yes. Describe..... 3 Ppistol's \$1,500.00 4 Rifle's 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... \$500.00 Clothing and personal items 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No ■ Yes. Describe..... Wedding Rings \$400.00 13. Non-farm animals Examples: Dogs, cats, birds, horses □ No Yes. Describe..... 1 Dog \$0.00 14. Any other personal and household items you did not already list, including any health aids you did not list No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$5,900.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No ☐ Yes..... Official Form 106A/B Case 16-82937 Doc 1 Filed 12/21/16 Entered 12/21/16 11:17:01 Desc Main Document Phyllis J. Salmon Case number (if known)

D	Phyllis J. Sa	aimon		Case Humber (II known)	
17.				counts; certificates of deposit; shares in credit unions, brokerage houses, and others with the same institution, list each.	er similar
	□ No	,			
	■ Yes			Institution name:	
		17.1.	Checking	Chase	\$150.00
		17.2.	Checking	First National Bank of Beloit	\$50.00
		17.3.	Savings	Chase Bank	\$0.00
18.	Bonds, mutual funds Examples: Bond fund ■ No □ Yes			rokerage firms, money market accounts	
19.	Non-publicly traded joint venture No	stock and	interests in incorp	porated and unincorporated businesses, including an interest in an LLC, par	tnership, and
	Yes. Give specific in		about them me of entity:	% of ownership:	
20.	Negotiable instrumen	ts include _l	personal checks, ca	otiable and non-negotiable instruments shiers' checks, promissory notes, and money orders. cansfer to someone by signing or delivering them.	
	Yes. Give specific in		about them uer name:		
21.	. Retirement or pension Examples: Interests in □ No			403(b), thrift savings accounts, or other pension or profit-sharing plans	
	Yes. List each accord	•	tely. of account:	Institution name:	
				Interest in V.A. Pension	Unknown
				Interest in I.A.M. National Pension Fund	Unknown
22.		sed deposi	ts you have made s	to that you may continue service or use from a company, public utilities (electric, gas, water), telecommunications companies, or others	
	☐ Yes			Institution name or individual:	
23.	Annuities (A contract	for a perio	dic payment of mor	ney to you, either for life or for a number of years)	
	☐ Yes	lssuer nam	ne and description.		
24.	. Interests in an educa 26 U.S.C. §§ 530(b)(1)	tion IRA, i , 529A(b),	n an account in a of and 529(b)(1).	qualified ABLE program, or under a qualified state tuition program.	
		Institution i	name and description	on. Separately file the records of any interests.11 U.S.C. § 521(c):	

Debtor 1

Case 16-82937 Doc 1 Filed 12/21/16 Entered 12/21/16 11:17:01 Desc Main Page 14 of 63 Document Darrell C. Salmon Debtor 1 Case number (if known) Debtor 2 Phyllis J. Salmon 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No The Yes, Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No

☐ Yes. Give specific information..

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Debtor Debtor			Case number (if known)	
	dd the dollar value of all of your entries from Part 4, includ			\$200.00
10	or Part 4. Write that number here			
Part 5:	Describe Any Business-Related Property You Own or Have an In	terest In. List any real esta	ate in Part 1.	
37. Do y	you own or have any legal or equitable interest in any business-rel	ated property?		
■ No	o. Go to Part 6.			
☐ Ye	es. Go to line 38.			
Part 6:	Describe Any Farm- and Commercial Fishing-Related Property You own or have an interest in farmland, list it in Part 1.	ou Own or Have an Interes	st In.	
46. Do	you own or have any legal or equitable interest in any farr	m- or commercial fishir	ng-related property?	
	No. Go to Part 7.			
	Yes. Go to line 47.			
Part 7:	Describe All Property You Own or Have an Interest in That Y	ou Did Not List Above		
	you have other property of any kind you did not already list amples: Season tickets, country club membership	st?		
	·			
ΠY	es. Give specific information			
54. A	dd the dollar value of all of your entries from Part 7. Write	that number here		\$0.00
Part 8:	List the Totals of Each Part of this Form			
55. P :	art 1: Total real estate, line 2			\$105,948.00
	art 2: Total vehicles, line 5	\$28,000.00		· · · · · · · · · · · · · · · · · · ·
	art 3: Total personal and household items, line 15	\$5,900.00		
58. P :	art 4: Total financial assets, line 36	\$200.00		
59. P	art 5: Total business-related property, line 45	\$0.00		
60. P	art 6: Total farm- and fishing-related property, line 52	\$0.00		
61. P	art 7: Total other property not listed, line 54	+ \$0.00		
62. T	otal personal property. Add lines 56 through 61	\$34,100.00	Copy personal property t	otal \$34,100.00
63. T	otal of all property on Schedule A/B. Add line 55 + line 62			\$140,048.00

Official Form 106A/B Schedule A/B: Property page 6

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		I A MALII III.		
Fill in this infor	mation to identify your	case:		
Debtor 1	Darrell C. Salmon	Middle Name	Last Name	
Debtor 2	Phyllis J. Salmon			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				☐ Check if this is an
				amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Specific laws that allow exemption Check only one box for each exemption.
Misc. household goods and furnishings Line from <i>Schedule A/B</i> : 6.1	\$2,000.00	\$2,000.00 735 ILCS 5/12-1001(b) 100% of fair market value, up to any applicable statutory limit
3 TV's 5 Cell Phone's 2 Tablet's Line from <i>Schedule A/B</i> : 7.1	\$1,500.00	\$1,500.00 735 ILCS 5/12-1001(b) 100% of fair market value, up to any applicable statutory limit
3 Ppistol's 4 Rifle's Line from <i>Schedule A/B</i> : 10.1	\$1,500.00	\$1,500.00 735 ILCS 5/12-1001(b) 100% of fair market value, up to any applicable statutory limit
Clothing and personal items Line from Schedule A/B: 11.1	\$500.00	\$500.00 735 ILCS 5/12-1001(a) 100% of fair market value, up to any applicable statutory limit
Wedding Rings Line from Schedule A/B: 12.1	\$400.00	\$400.00 735 ILCS 5/12-1001(b) 100% of fair market value, up to any applicable statutory limit

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Phyllis J. Salmon Case number (if known) Debtor 2 Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Checking: Chase 735 ILCS 5/12-1001(b) \$150.00 \$150.00 Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit Interest in V.A. Pension 735 ILCS 5/12-1006 100% Unknown Line from Schedule A/B: 21.1 100% of fair market value, up to any applicable statutory limit Interest in I.A.M. National Pension Fund 735 ILCS 5/12-1006 100% Unknown Line from Schedule A/B: 21.2 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes

Debtor 1

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		Document Page 1	O 01 03		
Fill in this information	tion to identify you	r case:			
Debtor 1	Darrell C. Salmor				
Debtor 2					
(Spouse if, filing)	Phyllis J. Salmon First Name	Middle Name Last Name		-	
United States Bank	ruptcy Court for the:	NORTHERN DISTRICT OF ILLINOIS			
Case number					
(if known)				☐ Check	if this is an
				amend	led filing
Official Form	106D				
Schedule D	: Creditors	Who Have Claims Secure	d by Propert	у	12/15
		f two married people are filing together, both are e but, number the entries, and attach it to this form. O			
•	ive claims secured by	your property?			
☐ No. Check th	is box and submit th	nis form to the court with your other schedules.	You have nothing else t	to report on this form.	
_	Il of the information b	,			
		Jeiow.			
	Secured Claims		Column A	Column B	Column C
for each claim. If more	e than one creditor has	nore than one secured claim, list the creditor separatel a particular claim, list the other creditors in Part 2. As al order according to the creditor's name.	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
2.1 Ally Financia	nl	Describe the property that secures the claim:	value of collateral. \$32,856.00	claim \$11,000.00	If any \$21,856.00
Creditor's Name	<u></u>	2014 Dodge Avenger 35,000 miles		<u> </u>	
P.O. Box 130		As of the date you file, the claim is: Check all that			
Saint Paul, N 55113-0004	ЛN	apply.			
	Otata 0 7ia Oada	Contingent			
Number, Street, Ci	ty, State & Zip Code	☐ Unliquidated ☐ Disputed			
Who owes the debt	? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only		☐ An agreement you made (such as mortgage or se	ecured		
Debtor 2 only		car loan)			
■ Debtor 1 and Debte	or 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
$\hfill\square$ At least one of the	debtors and another	☐ Judgment lien from a lawsuit			
☐ Check if this claim community debt		Other (including a right to offset)	Money Security		
Date debt was incurr	March 6, ed 2014	Last 4 digits of account number 5819			
Date debt was incum	eu <u>2014</u>	Last 4 digits of account number			
2.2 Ally Financia	al	Describe the property that secures the claim:	\$27,140.00	\$17,000.00	\$10,140.00
Creditor's Name	<u> </u>	2013 Chrysler Town & Country 55,000	Ψ21,140.00	Ψ17,000.00	Ψ10,140.00
		miles			
P.O. Box 130	-	As of the date you file, the claim is: Check all that			
Saint Paul, N	ΛN	apply.			
55113-0004		Contingent			
Number, Street, Ci	ty, State & Zip Code	Unliquidated			
Who owes the debt	? Check one	Disputed Nature of lien. Check all that apply.			
Debtor 1 only	2	☐ An agreement you made (such as mortgage or se	ecured		
Debtor 2 only		car loan)			
■ Debtor 1 and Debtor	or 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			

Purchase Money Security

☐ Judgment lien from a lawsuit

Other (including a right to offset)

lacksquare At least one of the debtors and another

 \square Check if this claim relates to a

community debt

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Debtor 1 Darrell C. Salmon		Cas	se number (if know)		
	e Name Last Name				
Debtor 2 Phyllis J. Salmon First Name Middl	e Name Last Name				
Date debt was incurred November 2011	6, Last 4 digits of account number	5819			
2.3 Associated Bank	Describe the property that secures the c	laim:	\$107,480.00	\$105,948.00	\$1,532.00
Creditor's Name	5112 Jenkins Drive South Beloit, I	IL	<u> </u>	<u> </u>	· ,
	61080 Winnebago County				
1305 Main Street	As of the date you file, the claim is: Check	k all that			
Stevens Point, WI 54481-2830	apply.				
Number, Street, City, State & Zip Code	_ ☐ Contingent ☐ Unliquidated				
Number, Street, Oily, State & Zip Code	☐ Disputed				
Who owes the debt? Check one.	Nature of lien. Check all that apply.				
☐ Debtor 1 only ☐ Debtor 2 only	☐ An agreement you made (such as mortg car loan)	gage or secured	d		
■ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechani	ic's lien)			
☐ At least one of the debtors and another	er				
☐ Check if this claim relates to a community debt	Other (including a right to offset)	n-Purchase	Money Security		
Date debt was incurred May 6, 200	Last 4 digits of account number	4421			
2.4 Associated Bank	Describe the property that secures the c	laim:	\$11,408.00	\$105,948.00	\$11,408.00
Creditor's Name	second mortgage on Real estate				
	located at:				
	5112 Jenkins Drive				
1305 Main Street	South Beloit IL 61080 As of the date you file, the claim is: Check	k all that			
Stevens Point, WI 54481-2830	apply.				
Number, Street, City, State & Zip Code	Contingent				
Number, Street, City, State & Zip Code	☐ Unliquidated☐ Disputed				
Who owes the debt? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only	☐ An agreement you made (such as morte	gage or secured	d		
Debtor 2 only	car loan)				
■ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechani	ic's lien)			
☐ At least one of the debtors and another	er Ugment lien from a lawsuit				
☐ Check if this claim relates to a	Other (including a right to offset)	n-Purchase	Money Security		
community debt					
May 12,					
Date debt was incurred 2005	Last 4 digits of account number	5303			
Add the deller velve of very entries in	Column A on this many Write that number has		¢170 004 00	1	
-	n Column A on this page. Write that number h dd the dollar value totals from all pages.	iere:	\$178,884.00		
Write that number here:			\$178,884.00		
Part 2: List Others to Be Notified	for a Debt That You Already Listed				
	o be notified about your bankruptcy for a deb	ot that you alre	eady listed in Part 1. For ex	cample, if a collection	on agency is
trying to collect from you for a debt yo	u owe to someone else, list the creditor in Pa hat you listed in Part 1, list the additional cre	rt 1, and then	list the collection agency	here. Similarly, if yo	u have more
	1.25				
Name, Number, Street, City, State		On which lir	ne in Part 1 did you enter the	e creditor? 2.3	
Heavner Scott Beyers & M	ıhlar	1 = 0.4 0.0			
111 East Main St Decatur, IL 62523		Last 4 digits	s of account number		

Official Form 106D

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		Document	Page 20 of 63		
Fill in this in	nformation to identify your o	case:			
Debtor 1	Darrell C. Salmon				
	First Name	Middle Name	Last Name	-	
Debtor 2	Phyllis J. Salmon First Name	Middle Name	Last Name	-	
(Spouse if, filing)					
United States	s Bankruptcy Court for the:	NORTHERN DISTRICT OF IL	LINOIS	-	
Case numbe	ır				
(if known)				_	heck if this is an
				ar	nended filing
Official F	orm 106E/F				
		ho Have Unsecured	Claims		12/15
			TY claims and Part 2 for creditors with	NONPRIORITY clair	
Schedule G: E Schedule D: C left. Attach the	xecutory Contracts and Unexpi reditors Who Have Claims Sect	ired Leases (Official Form 106G). D ured by Property. If more space is	ist executory contracts on Schedule A Do not include any creditors with partia needed, copy the Part you need, fill it o port in a Part, do not file that Part. On t	ally secured claims out, number the ent	that are listed in ries in the boxes on the
Part 1: Li	st All of Your PRIORITY Un	secured Claims			
_	editors have priority unsecured	d claims against you?			
	to Part 2.				
☐ Yes.					
Part 2:	st All of Your NONPRIORIT	Y Unsecured Claims			
□ No. Yo	reditors have nonpriority unsection by have nothing to report in this particular.	ured claims against you? art. Submit this form to the court with	your other schedules.		
Yes.					
unsecured	claim, list the creditor separately	for each claim. For each claim listed	ne creditor who holds each claim. If a cand in the cand it is. Do not list the cand it is in the cand it is	ist claims already incl	uded in Part 1. If more
					Total claim
4.1 AFN	II	Last 4 digits of acc	ount number 3201		\$289.06
	riority Creditor's Name	When was the debt	timed2		
	. Box 3427 omington, IL 61702-3517	when was the debi	: incurred?		
	per Street City State Zlp Code	As of the date you	file, the claim is: Check all that apply		
Who	incurred the debt? Check one.				
□ D	ebtor 1 only	☐ Contingent			
□ _D	ebtor 2 only	☐ Unliquidated			
■ D	ebtor 1 and Debtor 2 only	☐ Disputed			
□ A:	t least one of the debtors and and	ther Type of NONPRIOR	RITY unsecured claim:		
	heck if this claim is for a comm	nunity			
debt	e claim subject to offset?		ng out of a separation agreement or divor	ce that you did not	
	•	report as priority clai	ıms n or profit-sharing plans, and other similar	dehts	
■ N	0	•	collections for Directy, and other		
☐ Y	es		accounts	1 111156.	

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Debtor 1 Darrell C. Salmon

Debtor 2 Phyllis J. Salmon		Case number (if know)	
4.2	Ashley Furniture Nonpriority Creditor's Name	Last 4 digits of account number	\$617.00
	c/o GE Capital Retail Bank P.O. Box 965035	When was the debt incurred?	
	Orlando, FL 32896-5033 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify merchandise	
4.3	Associated Collectors, Inc.	Last 4 digits of account number 1179	\$882.46
	Nonpriority Creditor's Name 113 W. Milwaukee Street P.O. Box 1039	When was the debt incurred?	
	Janesville, WI 53545		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	
	Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	collections for Beloit Healthy Systems, Inc., HSE, Souther Wisconsin Emergency Associates, and other misc. accounts	
4.4	Barclays Bank Nonpriority Creditor's Name	Last 4 digits of account number 2370	\$1,488.00
	125 South West Street Wilmington, DE 19801 Number Street City State Zlp Code	When was the debt incurred?	
	Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify misc. charges	

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	pr 2 Phyllis J. Salmon	Case number (if know)	
4.5	Barclays Bank Delaware	Last 4 digits of account number 0613	\$170.00
	Nonpriority Creditor's Name P.O. Box 8803 Wilmington, DE 19899	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify misc. charges	
4.6	Beloit Health System Nonpriority Creditor's Name	Last 4 digits of account number	\$1,955.00
	1969 W. Hart Road Beloit, WI 53511	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts	
	■ No □ Yes	Other. Specify medical	
	1 163	Other: Specify Incardal	
4.7	Beloit Health System North Pointe Nonpriority Creditor's Name	Last 4 digits of account number	\$1,437.98
	1969 W Hart Rd Beloit, WI 53511	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify medical	

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Debtor 1 Darrell C. Salmon

Debt	or 2 Phyllis J. Salmon	Case number (if know)	
4.8	Beloit Memorial Hospital	Last 4 digits of account number	\$8,924.64
	Nonpriority Creditor's Name 1969 West Hart Road Beloit, WI 53512	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify medical	
1			
4.9	Best Buy Nonpriority Creditor's Name	Last 4 digits of account number 6577	\$1,062.00
	c/o Citi Cards	When was the debt incurred?	
	P.O. Box 6500		
	Sioux Falls, SD 57117 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim is. Oneon all that apply	
	Debtor 1 only	Пол	
	Debtor 2 only	Contingent	
		Unliquidated	
	■ Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify merchandise	
4.1	Blackhawk Bank	Last 4 digits of account number 7757	\$949.25
0	Nonpriority Creditor's Name	Last 4 digits of account number //5/	ψ9+9.20
	P.O. Box 6335	When was the debt incurred?	
	Fargo, ND 58125-6335 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	, and the same year may and chammed consist an man appropriate	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	lacktriangle Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify misc. charges	

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Debt	or 2 Phyllis J. Salmon	Case number (if know)	
4.1			
1	Blain's Farm & Fleet	Last 4 digits of account number	\$164.00
	Nonpriority Creditor's Name c/o GE Money Bank	When was the debt incurred?	
	P.O. Box 960061	When was the debt incurred:	
	Orlando, FL 32896-0061		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	<u> </u>	☐ Student loans	
	☐ Check if this claim is for a community debt	_ *****	
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify misc. charges	
	Li Tes	Other. Specify	
4.1	Capron Rescue Squad District	Last 4 digits of account number 6212	\$729.02
	Nonpriority Creditor's Name		
	P.O. Box 22847	When was the debt incurred?	
	Rochester, NY 14692 Number Street City State Zlp Code	As of the date you file the claim is: Cheek all that each	
	Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only		
	<u> </u>	Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Services	
4.1	Charter Communications	Last 4 digits of account number 2430	\$40.09
3	Nonpriority Creditor's Name		<u>·</u>
	1265 John Q Hammons Suite 100	When was the debt incurred?	
	Madison, WI 53717-1936		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify cable services	

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	or 2 Phyllis J. Salmon	Case number (if know)	
4.1	Fachian Bug	Last 4 digits of account number 7836	¢166.00
4	Fashion Bug Nonpriority Creditor's Name	Last 4 digits of account number 7836	\$166.00
	c/o Comenity Bank Bankruptcy Dept.	When was the debt incurred?	
	P.O. Box 182125		
	Columbus, OH 43218-2125	_	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	_	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□ Yes		
	☐ Yes	Other. Specify misc. charges	
4.1	First Bankcard Center	Last 4 digits of account number 2100	\$2.525.00
5	Nonpriority Creditor's Name	Last 4 digits of account number 2100	\$2,525.00
	P.O. Box 3412	When was the debt incurred?	
	Omaha, NE 68103-3412		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	\square Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify misc. charges	
4.1			
6	First National Bank of Omaha	Last 4 digits of account number 2389	\$898.00
	Nonpriority Creditor's Name P.O. Box 3696	When was the debt incurred?	
	Omaha, NE 68103-0696		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	\square Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify misc. charges	

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Debto	Phyllis J. Salmon	Case number (if know)	
4.1			
4.1 7	Frontier Bankruptcy Dept	Last 4 digits of account number 5165	\$299.97
	Nonpriority Creditor's Name	When was the debt incorred?	
	20905 Hauge Road Noblesville, IN 46062-9015	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	lacktriangle Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify phone service	
4.1 8	Georgia Inpatient Medical Assoc.	Last 4 digits of account number 6524	\$94.92
	Nonpriority Creditor's Name		
	P.O. Box 96368	When was the debt incurred?	
	Oklahoma City, OK 73143-6368 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	<u> </u>	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify medical	
4.1 9	Heights Finance	Last 4 digits of account number 4881	\$1,767.00
	Nonpriority Creditor's Name	When was the debt incurred?	
	5301 East State Street, Suite 111 Rockford, IL 61108	When was the dept incurred:	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	☐Yes	■ Other. Specify loan	
		— Galot. Opoolity	

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Debtor 1 Darrell C. Salmon

Debtor 2 Phyllis J. Salmon		Case number (if know)					
4.2							
0	HHGregg	Last 4 digits of account number 9128	\$196.00				
	Nonpriority Creditor's Name						
	c/o GE Money Bank P.O. Box 103104	When was the debt incurred?					
	Roswell. GA 30076						
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply					
	Who incurred the debt? Check one.						
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	□ Unliquidated					
	■ Debtor 1 and Debtor 2 only	□ Disputed					
	_	Type of NONPRIORITY unsecured claim:					
	☐ At least one of the debtors and another	Student loans					
	☐ Check if this claim is for a community debt	_					
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts					
	Yes	Other. Specify misc. charges					
4.2 1	Integrated Homecare Services	Last 4 digits of account number 1439	\$29.95				
	Nonpriority Creditor's Name	WII					
	5027 Harrison Ave	When was the debt incurred?					
	Rockford, IL 61108 Number Street City State Zlp Code						
	Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply					
	Debtor 1 only	☐ Contingent					
	☐ Debtor 2 only	☐ Unliquidated					
	_	·					
	■ Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecured claim:					
	At least one of the debtors and another	Student loans					
	☐ Check if this claim is for a community debt						
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	■ No	Debts to pension or profit-sharing plans, and other similar debts					
	☐ Yes						
	LI TES	Other. Specify medical					
4.2	Kohl's	Last 4 digits of account number 1244	\$888.00				
2	Nonpriority Creditor's Name	Last 4 digits of account number 1244	Ψ000.00				
	P.O. Box 3043	When was the debt incurred?					
	Milwaukee, WI 53201-3043						
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply					
	Who incurred the debt? Check one.						
	Debtor 1 only	☐ Contingent					
	☐ Debtor 2 only	☐ Unliquidated					
	■ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:					
	☐ Check if this claim is for a community	☐ Student loans					
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not					
	Is the claim subject to offset?	report as priority claims					
	■ No	Debts to pension or profit-sharing plans, and other similar debts					
	Yes	■ Other. Specify merchandise					

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Debto Debto	or 1 Darrell C. Salmon or 2 Phyllis J. Salmon	Case number (if know)	
4.2 3	Lowe's	Last 4 digits of account number 5229	\$272.00
	Nonpriority Creditor's Name c/o GE Money Bank Bankruptcy Dept P.O. Box 103104 Roswell, GA 30076	When was the debt incurred?	_
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify merchandise	_
4.2	Meijer Nonpriority Creditor's Name	Last 4 digits of account number 4374	\$507.08
	c/o Comenity BK Dept P.O. Box 18124 Columbus, OH 43218-2124	When was the debt incurred?	_
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify misc. charges	_
4.2 5	Radiology Consultants of Rockford	Last 4 digits of account number 3936	\$258.13
	Nonpriority Creditor's Name 39020 Eagle Way Chicago, IL 60678-1390	When was the debt incurred?	_
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify medical	_

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Debtor 1 Darrell C. Salmon

Debtor 2 Phyllis J. Salmon		Case number (if know)					
4.2 6	RGS Collections, Inc.	Last 4 digits of account number 2619	\$11,408.69				
	Nonpriority Creditor's Name P.O. Box 1022	When was the debt incurred?					
	Wixom, MI 48393-1022 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply					
	Who incurred the debt? Check one.						
	Debtor 1 only	☐ Contingent					
	☐ Debtor 2 only	☐ Unliquidated					
	■ Debtor 1 and Debtor 2 only	□ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:					
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts					
	☐ Yes	■ Other. Specify Collections for Associated Bank, and other misc. accounts					
4.2	Dealthard Amenth spinle rists Asses	2700	Ф74.00				
7	Rockford Anesthesiologists Assoc. Nonpriority Creditor's Name	Last 4 digits of account number 3789	\$71.00				
	P.O. Box 4569	When was the debt incurred?					
	Rockford, IL 61110-4569 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply					
	Who incurred the debt? Check one.	7.6 or and tallo you mo, and olamin of orlook an anal apply					
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	■ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:					
	☐ Check if this claim is for a community	☐ Student loans					
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts					
	Yes	■ Other. Specify medical					
4.2							
8	Sunrise Credit Services Inc Nonpriority Creditor's Name	Last 4 digits of account number 2252	\$40.09				
	260 Airport Plaza Farmingdale, NY 11735-3946	When was the debt incurred?					
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply					
	Who incurred the debt? Check one.						
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	■ Debtor 1 and Debtor 2 only	☐ Disputed					
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:					
	Check if this claim is for a community	Student loans					
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims					
	No	□ Debts to pension or profit-sharing plans, and other similar debts					
	■ NO	_ collections for Charter Communications, and					
	Yes	Other. Specify other misc. accounts					

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ebtor	Phyllis J. Salmon	Case number (if know)						
.2	Superior Ambulance Services	Last 4 digits of account number 3383	\$1,207.50					
	Nonpriority Creditor's Name P.O. Box 1407	When was the debt incurred?						
	Elmhurst, IL 60126-8407 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply						
	Who incurred the debt? Check one.	• • • • • • • • • • • • • • • • • • • •						
	☐ Debtor 1 only	☐ Contingent						
	☐ Debtor 2 only	☐ Unliquidated						
	■ Debtor 1 and Debtor 2 only	□ Disputed						
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:						
	☐ Check if this claim is for a community	☐ Student loans						
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims						
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts						
	Yes	Other. Specify Services						
3	Swedish American	Last 4 digits of account number 9328	\$808.30					
	Nonpriority Creditor's Name							
	A Division of UW Health	When was the debt incurred?						
	P.O. Box 1567 Rockford, IL 61110-0067							
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply						
	Who incurred the debt? Check one.							
	☐ Debtor 1 only	☐ Contingent						
	☐ Debtor 2 only	☐ Unliquidated						
	■ Debtor 1 and Debtor 2 only	☐ Disputed						
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:						
	☐ Check if this claim is for a community	☐ Student loans						
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims						
	■ No	Debts to pension or profit-sharing plans, and other similar debts						
	Yes	Other. Specify medical						
	Swedish American	Last 4 digits of account number 5053	\$544.33					
	Nonpriority Creditor's Name A Division of UW Health	When was the debt incurred?						
	P.O. Box 310283 Des Moines, IA 50331-0283 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply						
	Who incurred the debt? Check one.							
	☐ Debtor 1 only	☐ Contingent						
	☐ Debtor 2 only	□ Unliquidated						
	■ Debtor 1 and Debtor 2 only	□ Disputed						
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:						
	☐ Check if this claim is for a community	☐ Student loans						
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims						
	No	lacktriangle Debts to pension or profit-sharing plans, and other similar debts						
	Yes	■ Other. Specify medical						

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Debtor 1 Debtor 2	Darrell C. Phyllis J.			Case r	number (i	f know)			
- 1		nerican Hospital	Last 4 digits of account number	3225	i	_		\$3,784.33	
	Nonpriority Cre P.O. Box 31		When was the debt incurred?						
		, IA 50331-0283							
		City State Zlp Code the debt? Check one.	As of the date you file, the claim	is: Checl	k all that ap	oply			
_	Debtor 1 on								
	Debtor 2 on	,	Contingent						
	_	,	Unliquidated						
_		d Debtor 2 only	Disputed						
	At least one	of the debtors and another	Type of NONPRIORITY unsecure	ed claim:					
		is claim is for a community	☐ Student loans						
	debt Is the claim su	ubject to offset?	Obligations arising out of a sep report as priority claims	aration ag	greement o	or divorce that you	did not		
	No	ibject to onset:	Debts to pension or profit-shari	na nlane	and other	eimilar debte			
_	_		·	ng plans,	and other	similar debis			
	☐ Yes		■ Other. Specify medical						
4.3	U.S. Cellula	r	Last 4 digits of account number					\$1,500.00	
,	Nonpriority Cre Attn: Write (P.O. Box 78	Off Department	When was the debt incurred?			_			
1	Number Street	1 53707-7835 City State ZIp Code	As of the date you file, the claim is: Check all that apply						
_		the debt? Check one.							
_	Debtor 1 on	•	☐ Contingent						
_	Debtor 2 on		☐ Unliquidated						
	Debtor 1 an	d Debtor 2 only	☐ Disputed						
l	At least one of the debtors and another		Type of NONPRIORITY unsecured claim:						
		is claim is for a community	Student loans						
ı		ubject to offset?	 ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts 						
	No								
I	☐ Yes		■ Other. Specify phone service						
Part 3:	List Other	s to Be Notified About a Debt	Γhat You Already Listed						
is trying have m notified	g to collect fro lore than one o d for any debts	om you for a debt you owe to some creditor for any of the debts that yo s in Parts 1 or 2, do not fill out or s		n Parts 1	or 2, then	list the collection	n agency	here. Similarly, if you	
Part 4:		mounts for Each Type of Unse							
	ne amounts of unsecured cla		. This information is for statistical	reporting	j purpose:	s only. 28 U.S.C.	§159. Add	d the amounts for each	
		B		•		Total Claim			
	6a. otal	Domestic support obligations		6a.	\$		0.00	_	
clai from Pa		Taxes and certain other debts yo	ou owe the government	6b.	\$		0.00		
	6c.		<u> </u>	6c.	\$ —		0.00	-	
	6d.		ured claims. Write that amount here.	6d.	\$		0.00	_	
	6e.	Total Priority. Add lines 6a throug	h 6d.	6e.	\$		0.00	_	
	Ct.	Student leans		Ct	•	Total Claim	0.00		
To clai	6f. otal ims	Student loans		6f.	\$		0.00	-	

from Part 2

6g. Obligations arising out of a separation agreement or divorce that

0.00

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Debtor 1 Darrell C. Salmon
Phyllis J. Salmon
Case number (if know)

you did not report as priority claims
6h. Debts to pension or profit-sharing plans, and other similar debts
6i. Other. Add all other nonpriority unsecured claims. Write that amount here.

6j. Total Nonpriority. Add lines 6f through 6i.
6j. \$ 45,974.79

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		I A A A A A A A A A A A A A A A A A A A)
Fill in this infor	mation to identify your	case:		
Debtor 1	Darrell C. Salmon	Middle Name	Last Name	
Debtor 2	Phyllis J. Salmon			
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number _				
,				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	n whom you have the cer, Street, City, State and ZIP Co	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.3	•				
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.4					
	Name				_
	Number	Street			
	City		State	ZIP Code	
2.5					
	Name				
	Number	Street			
	City		State	ZIP Code	_

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		Docume	ent Page 34 d	ot 63
Fill in this in	nformation to identify your	case:		
Dobtor 1	Dawell C. Calman			
Debtor 1	Darrell C. Salmon First Name	Middle Name	Last Name	
Debtor 2	Phyllis J. Salmon			
(Spouse if, filing		Middle Name	Last Name	
United State	es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)	er			Charle if this is an
(ii idiowii)				☐ Check if this is an amended filing
Codebtors a people are fill it out, and your name a 1. Do you No Yes 2. Within Arizona	iling together, both are equal number the entries in the und case number (if known) ou have any codebtors? (If y	re also liable for any debally responsible for supp boxes on the left. Attach. Answer every question you are filing a joint case, lived in a community pr Nevada, New Mexico, Pu	olying correct informate the Additional Page of the Addition	ry? (Community property states and territories include
in line 2 Form 10 out Col	2 again as a codebtor only it 06D), Schedule E/F (Official umn 2. Column 1: Your codebtor me, Number, Street, City, State and ZI ame Street ty	f that person is a guaran Form 106E/F), or Sched	tor or cosigner. Make	r if your spouse is filing with you. List the person show sure you have listed the creditor on Schedule D (Official Deg). Use Schedule D, Schedule E/F, or Schedule G to the Column 2: The creditor to whom you owe the debt Check all schedules that apply: Schedule D, line Schedule E/F, line Schedule G, line Schedule D, line
	ame			☐ Schedule E/F, line
				☐ Schedule G, line
	umber Street			<u> </u>
	umber Street ty	State	ZIP Code	

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Fill	in this information to identify your c	ase:								
Del	btor 1Darrell C. Sa	ılmon			_					
1	Debtor 2 Phyllis J. Salmon (Spouse, if filing)									
Uni	ited States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS		_					
(If kı	se number nown)		-			☐ An		nt showing	postpetition	chapter
<u>O</u>	fficial Form 106l					MN	// DD/ Y	YYY		
S	chedule I: Your Inc	ome								12/15
spo atta	plying correct information. If you use. If you are separated and you ch a separate sheet to this form. It 1: Describe Employment Fill in your employment	ır spouse is not filing w	ith you, do not incli ional pages, write y	ude infori	natio	on about y I case nur	your spo nber (if k	use. If mo known). Ar	re space is nswer every	needed,
	information.		Debtor 1				_		ing spouse	
	If you have more than one job, attach a separate page with information about additional	Employment status	☐ Employed■ Not employed					☐ Employed ■ Not employed		
	employers.	Occupation	Retired				Retired			
	Include part-time, seasonal, or self-employed work.	Employer's name								
	Occupation may include student or homemaker, if it applies.	Employer's address								
		How long employed t	here?							
Pa	rt 2: Give Details About Mo	nthly Income								
	imate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to	report for	any l	line, write S	\$0 in the	space. Incl	ude your noi	n-filing
If yo	ou or your non-filing spouse have more space, attach a separate sheet to	ore than one employer, co	ombine the information	on for all e	emplo	oyers for th	nat perso	n on the lin	es below. If y	you need
						For Debt	or 1	For Deb	tor 2 or ig spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$		0.00	\$	0.00	
3.	Estimate and list monthly overt	ime pay.		3.	+\$		0.00	+\$	0.00	
4	Calculate gross Income Add li	ne 2 + line 3		4	\$		2.00	s	0.00	

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Darrell C. Salmon Debtor 1 Phyllis J. Salmon Debtor 2 Case number (if known) For Debtor 1 For Debtor 2 or non-filing spouse Copy line 4 here 0.00 0.00 List all payroll deductions: Tax, Medicare, and Social Security deductions 5a. 5a. 0.00 0.00 Mandatory contributions for retirement plans 5b. 5b. 0.00 0.00 Voluntary contributions for retirement plans 5c. 5c. \$ 0.00 \$ 0.00 5d. Required repayments of retirement fund loans 5d. \$ 0.00 0.00 5e. Insurance 5e. 0.00 0.00 5f. **Domestic support obligations** 5f. 0.00 0.00 5q. **Union dues** 5q. 0.00 0.00 5h. Other deductions. Specify: 5h.+ 0.00 0.00 Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. 0.00 0.00 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. 0.00 0.00 8. List all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a. \$ 0.00 0.00 8h Interest and dividends 8h \$ 0.00 0.00 Family support payments that you, a non-filing spouse, or a dependent 8c. regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. 0.00 0.00 8d. **Unemployment compensation** 8d. 0.00 0.00 **Social Security** 8e. 8e. 1,561.00 777.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: 8f. 0.00 0.00 8g. 8g. Pension or retirement income \$ 3,018.00 \$ 244.00 Other monthly income. Specify: 8h.+ \$ \$ 0.00 0.00 Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 9 4,579.00 1,021.00 10. Calculate monthly income. Add line 7 + line 9. 10. \$ 4.579.00 \$ 1.021.00 5.600.00 \$ Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 0.00 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it 5,600.00 12. \$ applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No. П Yes. Explain: Client's are receiving \$1,533.300 in foster income. They are in the process of becoming the Legal Guardians, that will be final in January and they will not longer received this income.

Official Form 106I Schedule I: Your Income page 2

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Filli	n this informa	ation to identify yo	our case:					
Debt	tor 1	Darrell C. Sal	lmon			Ch	eck if this is:	
							•	•
Debt	tor 2 ouse, if filing)	Phyllis J. Salı	mon					wing postpetition chapter f the following date:
(Opo	ruse, ii iiiiig)						<u> </u>	
Unite	ed States Bank	ruptcy Court for the	: NORTH	IERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
1	e number nown)							
(II KI	iowii)							
Of	ficial Fo	orm 106J						
Sc	hedule	J: Your	Exper	ises				12/1
info	rmation. If notes that the second sec		eded, atta ry questio	If two married people ar ch another sheet to this n.				
1.	Is this a joi							
	☐ No. Go t	o line 2.						
	Yes. Do	es Debtor 2 live	in a separ	ate household?				
			st file Offici	al Form 106J-2, <i>Expenses</i>	s for Senarate House	ahold of De	ahtor 2	
_			_	ari omi 1000-2, <i>Expenses</i>	Tor Separate Flouse	eriola oi De	SDIOI Z.	
2.	Do you hav	e dependents?	☐ No					
	Do not list Debtor 2.	Debtor 1 and	Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state	e the						□ No
	dependents	names.			Grandchild		14	Yes
					Grandchild		14	□ No ■
					Grandeniid			_ Yes □ No
					Grandchild		17	■ Yes
								□ No
								☐ Yes
3.	expenses of	penses include of people other t nd your depende	han 👝	No Yes				
Dort				v Evnence				
exp	mate your e	a date after the l	our bankrı	y Expenses uptcy filing date unless y y is filed. If this is a supp				
the		:h assistance an		government assistance i luded it on <i>Schedule I:</i> Y			Your exp	penses
4.		or home owners nd any rent for th		ses for your residence. In	nclude first mortgag	e 4.	\$	1,350.00
	If not inclu	ded in line 4:						
	4a. Real	estate taxes				4a.	\$	0.00
		erty, homeowner's	s, or renter	's insurance		4b.	· -	0.00
	1c ∐om/	maintananaa ra	noir and i	inkoon ovnoncos		10	Φ	0.00

4d. \$

0.00

Homeowner's association or condominium dues

5. Additional mortgage payments for your residence, such as home equity loans

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	I C. Salmon s J. Salmon	Case num	ber (if known)	
6. Utilities:				
6a. Electric	sity, heat, natural gas	6a.	\$	300.00
6b. Water,	sewer, garbage collection	6b.	\$	0.00
6c. Teleph	one, cell phone, Internet, satellite, and cable services	6c.	\$	365.00
6d. Other.	Specify:	6d.	\$	0.00
7. Food and ho	usekeeping supplies		\$	1,100.00
3. Childcare an	d children's education costs	8.	\$	150.00
O. Clothing, lau	indry, and dry cleaning	9.	\$	200.00
0. Personal car	e products and services	10.	\$	125.00
11. Medical and	dental expenses	11.	\$	100.00
	on. Include gas, maintenance, bus or train fare.	40	•	400.00
	e car payments.	12.		400.00
	nt, clubs, recreation, newspapers, magazines, and books	13.	·	175.00
	ontributions and religious donations	14.	\$	50.00
5. Insurance.	Sharman and deducted from the control of the United Access			
Do not includ 15a. Life ins	e insurance deducted from your pay or included in lines 4 or 20.	15a.	¢	0.00
		15a. 15b.	*	0.00
15b. Health			· —	0.00
15c. Vehicle		15c.	·	80.00
	nsurance. Specify:	15d.	\$	0.00
Specify:	t include taxes deducted from your pay or included in lines 4 or 20.	16.	\$	0.00
	or lease payments: yments for Vehicle 1	17a.	¢	000 00
•			·	600.00
	yments for Vehicle 2	17b.	•	600.00
17c. Other.	· · · · <u></u>	17c.	·	0.00
17d. Other.	· · ·	17d.	\$	0.00
	nts of alimony, maintenance, and support that you did not report as om your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).		\$	0.00
	ents you make to support others who do not live with you.		\$	0.00
Specify:	, ,	19.		0.00
	operty expenses not included in lines 4 or 5 of this form or on Sch		our Income.	
	ges on other property	20a.		0.00
20b. Real es	• • • •	20b.	\$	0.00
20c. Proper	ty, homeowner's, or renter's insurance	20c.	\$	0.00
•	nance, repair, and upkeep expenses	20d.		0.00
	wner's association or condominium dues	20e.	\$	0.00
21. Other: Speci			+\$	0.00
	·		•	3.00
•	ur monthly expenses			
	s 4 through 21.		\$	5,595.00
22b. Copy lin	e 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
22c. Add line	22a and 22b. The result is your monthly expenses.		\$	5,595.00
3. Calculate vo	ur monthly net income.			
	ne 12 (your combined monthly income) from Schedule I.	23a.	\$	5,600.00
	our monthly expenses from line 22c above.	23b.		5,595.00
200. Oopy y	out instituting oxpositions into the above.	200.	-	<u> </u>
	ct your monthly expenses from your monthly income. sult is your <i>monthly net income</i> .	23c.	\$	5.00
For example, d modification to	ct an increase or decrease in your expenses within the year after you oyou expect to finish paying for your car loan within the year or do you expect you the terms of your mortgage?	ır mortgage		or decrease because of a
Yes.	Explain here: Rent is estimated at \$850.00 to accomodate pe	i.		

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Fill in this	information to identify your	case:					
Debtor 1	Darrell C. Salmon						
	First Name	Middle Name	Last	Name			
Debtor 2	Phyllis J. Salmon						
(Spouse if, filin	ng) First Name	Middle Name	Last	Name			
United Stat	tes Bankruptcy Court for the:	NORTHERN DISTRIC	T OF ILLINOIS	S			
Case numb	ber						
(if known)						_	Check if this is an
							amended filing
O((; ;)	E 400D						
	Form 106Dec				_		
Decla	ration About a	an Individua	I Debto	or's	Schedules		12/15
lf two marr	ied people are filing togethe	r, both are equally resp	onsible for su	ıpplyin	g correct information.		
You must f	ile this form whenever you f	ile hankruntev scheduk	es or amende	d scho	dulas Makina a falsa sta	stement con	cealing property or
	money or property by fraud i						
years, or b	oth. 18 U.S.C. §§ 152, 1341,	1519, and 3571.			•	•	•
	Ciam Dalam						
	Sign Below						
Did y	ou pay or agree to pay some	eone who is NOT an atto	orney to help	you fil	l out bankruptcy forms?		
= 1	No						
_					A 1 B		
□ '	Yes. Name of person						tion Preparer's Notice, ture (Official Form 119)
					Deciaran	ori, arid Sigriai	iare (Oniciai i Onii 119)
	penalty of perjury, I declare	that I have read the sur	mmary and so	chedul	es filed with this declara	tion and	
tnat tn	ney are true and correct.						
X /S	/ Darrell C. Salmon		X	/s/ Ph	yllis J. Salmon		
D	arrell C. Salmon			Phyllis	s J. Salmon		
Si	ignature of Debtor 1			Signat	ure of Debtor 2		
Da	ate December 19, 2016			Date	December 19, 2016		
					, -		

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Fill	in this info	rmation to identify you	. case.				
	btor 1	Darrell C. Salmor					
DC	DIOI I	First Name	Middle Name	l	_ast Name		
	btor 2	Phyllis J. Salmon					
(Sp	ouse if, filing)	First Name	Middle Name	ı	_ast Name		
Un	ited States E	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLIN	OIS		
	se number nown)					_	Check if this is an amended filing
St	atemen		Affairs for Indiv				4/16
info nun	rmation. If nber (if known	more space is needed, wn). Answer every ques	attach a separate sheet to stion.	o this fori	n. On the top of any	equally responsible for sup	
Pa			rital Status and Where Yo	ou Lived E	Before		
1.	What is yo	ur current marital statu	s?				
	■ Marrie						
2.	During the	last 3 years, have you	lived anywhere other than	n where y	ou live now?		
	■ No □ Yes. L	ist all of the places you li	ived in the last 3 years. Do	not includ	e where you live now	<i>ı</i> .	
	Debtor 1	Prior Address:	Dates Debtor lived there	1	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
3. stat						ity property state or territor co, Texas, Washington and V	
	■ No	Nake sure you fill out <i>Sch</i>	nedule H: Your Codebtors (Official Fo	rm 106H)		
		nake sale you ill out oor	reduie 11. Tear Codesiere (Omolai i o	10011).		
Pa	rt 2 Expl	ain the Sources of You	r Income				
4.	Fill in the to	tal amount of income you	nployment or from operat u received from all jobs and have income that you rece	d all busine	esses, including part-		ndar years?
	□ No						
	■ Yes. F	ill in the details.					
			Debtor 1			Debtor 2	
			Sources of income Check all that apply.	(befo	s income re deductions and sions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		1 of current year until led for bankruptcy:	■ Wages, commissions, bonuses, tips		\$0.00	■ Wages, commissions, bonuses, tips	\$0.00
			☐ Operating a business			☐ Operating a business	

Official Form 107

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Page 41 of 63 Document Darrell C. Salmon Debtor 1 Phyllis J. Salmon Debtor 2 Case number (if known) Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For last calendar year: \$0.00 \$0.00 Wages, commissions, Wages, commissions, (January 1 to December 31, 2015) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business For the calendar year before that: \$0.00 \$0.00 Wages, commissions. Wages, commissions, (January 1 to December 31, 2014) bonuses, tips bonuses, tips ☐ Operating a business Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No Yes. Fill in the details. Debtor 2 Debtor 1 Sources of income **Gross income from** Sources of income **Gross income** Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) From January 1 of current year until Monthly Social Security □ Monthly Social \$1,561.00 \$777.00 the date you filed for bankruptcy: **Benefits** Security Benefits Monthly V.A. Benefits \$3,018.00 Monthly Pension \$244.00 Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? □ No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? ■ No. Go to line 7.

Creditor's Name and Address

☐ Yes

Dates of payment

attorney for this bankruptcy case.

Total amount paid

List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an

> Amount you still owe

Was this payment for ...

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Debt		Darrell C. Salmon Phyllis J. Salmon		Document	Cas	se number (if known)		
) (<i>nside</i> of wh	in 1 year before you filed for bankrupt ers include your relatives; any general pa ich you are an officer, director, person in iness you operate as a sole proprietor. 1 ny.	artner:	s; relatives of any ge rol, or owner of 20%	neral partners; partners or more of their votin	erships of w g securities;	hich yo ; and ar	u are a genera ny managing a	I partner; corporation gent, including one fo
] [_	No Yes. List all payments to an insider.							
	Insid	der's Name and Address	Da	tes of payment	Total amount paid	Amount still	you	Reason for	this payment
i	nside nclud	in 1 year before you filed for bankrupt er? de payments on debts guaranteed or cos	-		yments or transfer a	any propert	y on a	ccount of a de	ebt that benefited an
		Yes. List all payments to an insider							
		der's Name and Address	Da	tes of payment	Total amount paid	Amount	you	Reason for	this payment
Part	4.	Identify Legal Actions, Repossession	nc or	nd Forcelegures					
 	_ist a modif	in 1 year before you filed for bankrupt Il such matters, including personal injury ications, and contract disputes. No Yes. Fill in the details.	case	s, small claims action	ns, divorces, collection	on suits, pate		ctions, support	or custody
		e title e number	Na	ture of the case	Court or agency			Status of the	e case
10. V	Chec	in 1 year before you filed for bankrupt k all that apply and fill in the details below No. Go to line 11.		as any of your prop	erty repossessed, 1	foreclosed,	garnis	hed, attached	l, seized, or levied?
-		Yes. Fill in the information below.	De	scribe the Property			Date		Value of the
	0.00	into ritamo ana ritamoso		plain what happene			Duto		property
í I	acco	in 90 days before you filed for bankrupunts or refuse to make a payment bed No Yes. Fill in the details.	ptcy,	did any creditor, inc		nancial ins	titution	, set off any a	mounts from your
	Crec	litor Name and Address	De	scribe the action th	e creditor took		Date taken	action was	Amount
		n 1 year before you filed for bankrupt -appointed receiver, a custodian, or a			erty in the possess	ion of an a	ssigne	e for the bene	fit of creditors, a
]]	_	No Yes							
Part		List Certain Gifts and Contributions							
13. \	_	n 2 years before you filed for bankrup	otcy, o	did you give any gif	ts with a total value	of more th	an \$60	0 per person?	,
	Gifts	Yes. Fill in the details for each gift.		Describe the gifts	S			s you gave	Value
	Pers	person son to Whom You Gave the Gift and ress:					the gi	ıııS	

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	otor 1 Darrell C. Salmon Phyllis J. Salmon			Case number	(if known)	
14.	Within 2 years before you filed for banks No Yes. Fill in the details for each gift or o			tions with a tota	I value of more than	n \$600 to any charity?
	Gifts or contributions to charities that more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Cod		Describe what you contributed		Dates you contributed	Value
Par	t 6: List Certain Losses					
15.	Within 1 year before you filed for bankru or gambling?	iptcy or	since you filed for bankruptcy, d	id you lose anyt	hing because of the	eft, fire, other disaster
	■ No □ Yes. Fill in the details.					
	Describe the property you lost and how the loss occurred	Include	be any insurance coverage for the the amount that insurance has paid the claims on line 33 of Schedule A	id. List pending	Date of your loss	Value of property lost
Par	t 7: List Certain Payments or Transfer	s				
16.	Within 1 year before you filed for bankru consulted about seeking bankruptcy or Include any attorneys, bankruptcy petition	preparir	ng a bankruptcy petition?			
	Yes. Fill in the details. Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not	You	Description and value of any p transferred	roperty	Date payment or transfer was made	Amount of payment
	Balsley & Dahlberg 5130 North Second Street Loves Park, IL 61111 www.balsleylawoffice.com	Tou	Attorney Fees		December 19, 2016	\$550.00
17.	Within 1 year before you filed for bankrupromised to help you deal with your cree Do not include any payment or transfer that No	ditors o	r to make payments to your cred		or transfer any prop	erty to anyone who
	Yes. Fill in the details. Person Who Was Paid		Description and value of any p	roperty	Date payment	Amount of
	Address		transferred	торену	or transfer was made	payment
18.	Within 2 years before you filed for banks transferred in the ordinary course of you include both outright transfers and transfer include gifts and transfers that you have all No	u r busin s made a	ess or financial affairs? as security (such as the granting of			
	Yes. Fill in the details.					
	Person Who Received Transfer Address		Description and value of property transferred		any property or received or debts change	Date transfer was made
	Person's relationship to you					

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Debtor 1 Darrell C. Salmon Debtor 2 Phyllis J. Salmon

Case number (if known)

19.	beneficiary? (These are often called asset-prote		y property to a s	self-settlec	l trust or similar device (of which you are a		
	Yes. Fill in the details.							
	Name of trust	Description and va	alue of the prop	erty transf	erred	Date Transfer was made		
Pai	tt 8: List of Certain Financial Accounts, Instr	uments, Safe Deposit	Boxes, and Sto	rage Units	:			
20.	Within 1 year before you filed for bankruptcy, sold, moved, or transferred? Include checking, savings, money market, or chouses, pension funds, cooperatives, associated No	other financial accoun	its; certificates	of deposit		, ,		
	Yes. Fill in the details.							
		ast 4 digits of account number	Type of accourant instrument	nt or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer		
21.	Do you now have, or did you have within 1 year cash, or other valuables?	ar before you filed for	bankruptcy, an	y safe dep	osit box or other depos	itory for securities,		
	■ No □ Yes. Fill in the details.							
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acco Address (Number, St State and ZIP Code)		Describe t	he contents	Do you still have it?		
22.	Have you stored property in a storage unit or	place other than your	home within 1 y	year before	e you filed for bankrupto	;y?		
	■ No □ Yes. Fill in the details.							
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, St State and ZIP Code)		Describe t	he contents	Do you still have it?		
Pa	rt 9: Identify Property You Hold or Control fo	r Someone Else						
23.	Do you hold or control any property that some for someone.	eone else owns? Inclu	de any property	y you borre	owed from, are storing f	or, or hold in trust		
	■ No □ Yes. Fill in the details.							
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, St Code)		Describe t	he property	Value		
Pa	rt 10: Give Details About Environmental Inform	mation						
For	the purpose of Part 10, the following definition	s apply:						
	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.							
	Site means any location, facility, or property a to own, operate, or utilize it, including disposa		nvironmental la	w, whethe	r you now own, operate	, or utilize it or used		
	Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.							

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 Darrell C. Salmon Debtor 2 Phyllis J. Salmon

Case number (if known)

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?				ental law?				
	No							
	Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice				
25.	Have you notified any governmental unit of ar	ny release of hazardous material?						
	No							
	Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice				
26.	Have you been a party in any judicial or admir	nistrative proceeding under any envir	onmental law? Include settlements a	nd orders.				
	■ No □ Yes. Fill in the details.							
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case				
Davi	Circ Dataile About Your Business or Co	,						
Par	11: Give Details About Your Business or Co	onnections to Any Business						
27.	Within 4 years before you filed for bankruptcy	, did you own a business or have an	y of the following connections to any	business?				
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time							
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)							
	☐ A partner in a partnership							
	☐ An officer, director, or managing executive of a corporation							
	☐ An owner of at least 5% of the voting or equity securities of a corporation							
	■ No. None of the above applies. Go to Par	rt 12.						
	Yes. Check all that apply above and fill in	the details below for each business						
		Describe the nature of the business	Employer Identification number					
	Address (Number, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Do not include Social Security r	number or ITIN.				
		·	Dates business existed					
28.	Within 2 years before you filed for bankruptcy institutions, creditors, or other parties.	r, did you give a financial statement to	o anyone about your business? Inclu	de all financial				
	■ No □ Yes. Fill in the details below.							
	Name Address (Number, Street, City, State and ZIP Code)	Date Issued						

Case 16-82937 Doc 1 Filed 12/21/16 Entered 12/21/16 11:17:01 Desc Main Document Page 46 of 63 Darrell C. Salmon Debtor 1 Debtor 2 Phyllis J. Salmon Case number (if known) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Darrell C. Salmon /s/ Phyllis J. Salmon Darrell C. Salmon Phyllis J. Salmon Signature of Debtor 1 Signature of Debtor 2 Date December 19, 2016 December 19, 2016 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? ■ No ☐ Yes. Name of Person _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this informa	Fill in this information to identify your case:				
Debtor 1	Darrell C. Salmon				
	First Name	Middle Name	Last Name		
Debtor 2	Phyllis J. Salmon				
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bank	kruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's Ally Financial name:	☐ Surrender the property. ☐ Retain the property and redeem it.	■ No
Description of 2014 Dodge Avenger 35,000	☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property miles securing debt:	Retain the property and [explain]: will attempt a Reaffirmation Agreement	
Creditor's Ally Financial name:	☐ Surrender the property. ☐ Retain the property and redeem it.	■ No
Description of 2013 Chrysler Town & Country	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property 55,000 miles securing debt:	Retain the property and [explain]: will attempt a Reaffirmation Agreement	
Creditor's Associated Bank	Surrender the property.	■ No
name: Description of 5112 Jenkins Drive South Beloit, property IL 61080 Winnebago County	 Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]: 	☐ Yes

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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	btor 1 Darrell C. Salmon Phyllis J. Salmon	Case number (if known)	
\$	securing debt:		
r	Creditor's Associated Bank name: Description of second mortgage on Real estate	 Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. 	■ No □ Yes
	oroperty located at: securing debt: 5112 Jenkins Drive South Beloit IL 61080	☐ Retain the property and [explain]:	
For in th	t 2: List Your Unexpired Personal Property Leases any unexpired personal property lease that you listed ne information below. Do not list real estate leases. Un may assume an unexpired personal property lease if the state of t	expired leases are leases that are still in effect; the	lease period has not yet ended.
De	scribe your unexpired personal property leases	V	Vill the lease be assumed?
	ssor's name:	1	□ No
	scription of leased operty:	ו	☐ Yes
	ssor's name:	1	□ No
	scription of leased perty:]	☐ Yes
	ssor's name:	[□ No
	scription of leased operty:]	☐ Yes
	ssor's name:	[□ No
	scription of leased sperty:		☐ Yes
Les	ssor's name:]	□ No
	scription of leased operty:	1	☐ Yes
Les	ssor's name:	[□ No
	scription of leased operty:		☐ Yes
Les	ssor's name:	[□ No
	scription of leased operty:	[☐ Yes
Pai	rt 3: Sign Below		
Unc	ler penalty of perjury, I declare that I have indicated my perty that is subject to an unexpired lease.	y intention about any property of my estate that secu	ures a debt and any personal
X	/s/ Darrell C. Salmon	X /s/ Phyllis J. Salmon	
	Darrell C. Salmon Signature of Debtor 1	Phyllis J. Salmon Signature of Debtor 2	
	Date December 19, 2016	Date December 19, 2016	

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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Debtor 1 Darrell C. Salmon
Phyllis J. Salmon
Case number (if known)

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-82937 Doc 1 Filed 12/21/16 Entered 12/21/16 11:17:01 Desc Main Document Page 54 of 63

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In 1	re	Darrell C. Salmon Phyllis J. Salmon						Case No.		
	-	Filyilis J. Saimon				Debtor(s)		Chapter	7	
								-		
		DISC	LOSU	RE OF COMP	PENSATI	ON OF ATT	FORNEY	FOR DE	EBTOR(S))
1.	con	rsuant to 11 U .S.C. § suant to 11 U .S.C. § supensation paid to m rendered on behalf or	e within	one year before the f	filing of the p	etition in bankru	ptcy, or agreed	d to be paid	to me, for ser	
		For legal services,	I have ag	reed to accept			\$		550.0	0_
				tement I have receive					550.0	0_
		Balance Due					\$		0.0	0_
2.	\$	335.00 of the file	ing fee ha	as been paid.						
3.	The	e source of the compo	ensation 1	paid to me was:						
		■ Debtor	Othe	r (specify):						
4.	The	e source of compensa	ation to b	e paid to me is:						
		■ Debtor □	☐ Othe	r (specify):						
5.		I have not agreed to	share the	e above-disclosed co	mpensation	with any other pe	rson unless the	ev are mem	bers and assoc	ciates of my law firm.
		_				-				•
	Ц	I have agreed to sha copy of the agreement								of my law firm. A
6.	In	return for the above-	disclosed	fee, I have agreed to	o render lega	l service for all as	spects of the b	ankruptcy c	ase, including	g:
	b. c.	Analysis of the debte Preparation and filin Representation of th [Other provisions as	g of any e debtor a	petition, schedules, s	statement of	affairs and plan w	vhich may be i	required;	-	
	u.	Negotiations	with sec and appli	cations as needed						ng of reaffirmation 2)(A) for avoidance
7.	Ву	agreement with the o Representation adversary pro	on of the	debtors in any dis				ances, relie	of from stay a	actions or any other
					CERT	IFICATION				
this		ertify that the foregoi kruptcy proceeding.	ng is a co	omplete statement of	any agreeme	ent or arrangemer	nt for payment	to me for r	epresentation	of the debtor(s) in
	Dec	ember 19, 2016				/s/ JEFFRY A.	. DAHLBERG	3		
_	Date	?				JEFFRY A. D. Signature of Att				
						Balsley & Dah	ılberg			
						5130 North Se Loves Park, IL				
						(815) 877-259	3 Fax: (815) 877-7965	5	
						www.balsleyla Name of law fir				
						rvame oj taw Jir	m			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re: Case No.: 16-

Darrell C. Salmon and Phyllis J. Salmon

Judge Thomas M Lynch

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 7 DEBTORS AND THEIR ATTORNEYS

BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case as required by Local Bankruptcy Rule and explain how and when the attorney's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, statements and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, statements and schedules.
- 5. Advise the debtor of the need to maintain appropriate insurance.

AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

1. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.

- 2. Notify the attorney of any change in the debtor's address or telephone number.
- 3. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 4. Contact the attorney immediately if the debtor loses employment, has a significant change in income or experiences any other significant change in financial situation (such as serious illness, lottery winnings or an inheritance).
- 5. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 6. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the Internal Revenue Service or the Illinois Department of Revenue.
- 7. Contact the attorney before selling real property while the bankruptcy is pending.
- 8. Pay all fees for amendments in a timely fashion.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination).
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 7 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely prepare, file and serve any necessary amended statements and schedules and any change of address in accordance with information provided by the debtor.
- 7. Monitor all incoming case information.
- 8. Prepare, file and serve all appropriate motions to avoid liens.
- 9. Provide any other legal services necessary for the administration of the case before the Bankruptcy Court.
- 10. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 11. Improper conduct by the debtor. If the attorney believes that the debtor is not complying

with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.

12. The services to be provided by the attorney specifically exclude the representation in any adversary proceeding filed by any creditor.

Date: 12-19-14

Total fee to be paid for attorney's services:

\$ 550.00

(Do not sign if this line is blank)

We understand that we may be subject to a random audit conducted by a private audit firm pursuant to §603 of the Bankruptcy Code and will have to produce certain documents which may include pay stubs for the six (6) calendar months prior to filing; two years of federal tax returns, including any schedules and forms; account statements for all depository and investment accounts for six calendar months preceding the date of filing of the petition, plus the month in which the petition was filed, along with sufficient documentation to reasonably explain the source of deposits or credits and the purpose of checks, withdrawals or debits and a copy of any divorce decree and/or property settlement entered within the last three years and any current child support/alimony obligation that we may have.

Signed:

Darrell C. Salmon, Debtor

Phyllis J. Salmon, Joint Deotor

JEFFRY A. DAHLBEKG, Attorney for Debtors.

BALSLEY & DAHLBERG 5130 North Second Street Loves Park, IL 61111-5002 815-877-2593

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Attorney - Client Agreement Chapter 7

The undersigned hires Balsley & Dahlberg Law Office for representation in a Chapter 7 bankruptcy under the following terms and conditions. I/We have signed and received a copy of the "Court Approved Retention Agreement" between Chapter 7 Debtors and their attorney as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I/We understand more than one Attorney or office personal will work on my/our case.

I/We understand the court cost of \$335.00 is not included in attorney fees. I/We also understand the cost for the credit counseling or financial management classes are not included in the attorney fees. Attorney fees are fixed (\$500.00 single & \$550.00 joint). Fees and "advance payment retainers" for pre-filing work, become property of this firm on payment and are deposited into the firm's operating account. Payments are applied to the fees. If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I/we close my file or breach this contract I agree to pay for the work done to that time. I/We assign to my/our attorney all amount tendered as filing fees or court cost and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me/us if case is not filed.

I/We understand that these fees above do not apply to, and the Attorney is not hired to represent me/us in the following: Adversary proceedings, Asset proceedings, Appeals or Proceeding in any non-bankruptcy court or administrative agency. The attorney may require additional fees allowed by the "Court Approved Retention Agreement" or other circumstances, such as any Adversary proceedings or if my case is deemed an Asset Case. If additional fees are required they will be paid up front prior to any work on these matters. I/We understand that if a motion needs to be filed to extend the Discharge to obtain a Reaffirmation Agreement in my/our case I/we will have to pay the postage and any other fees associated with this motion.

Balsley & Dahlberg Law Office is not representing me/us in state or any other courts regarding creditors in my/our bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankruptcy is my/our responsibility.

I/we must disclose any such claims or property I/we now have or acquire after filing Chapter 7 to my attorney and the court in a filed amendment and obtain authority to keep them.

I/We understand that to receive a reaffirmation agreement I/we need to be current on all payments. I/We understand the Attorney will make every attempt to obtain a Reaffirmation Agreement but cannot guarantee that we will receive one. I/We understand that Reaffirmation Agreements are voluntarily entered into, if the creditor refuses to provide a Reaffirmation Agreement there in nothing in the Bankruptcy Code to force them to prepare one. I/We agree to read my/our petition before signing it so that I/we know what is included.

(Plgase initial on red line below)

If I/we have any of the following debts they will NOT be discharged: traffic/parking/tollway fines; criminal fines; student loans; educational debts/tuition; child support/maintenance; taxes; NSF criminal court; debts incurred by fraud or other debts found non-dischargeable by the Bankruptcy Court, and the holder of these will be free to pursue collection after the entry of the discharge order.

I/We also understand that if I/we received any sum of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I /we MUST notify the attorney immediately and may have to pay some or all of the funds into the Chapter 7.

I/We cannot transfer any property or incur any credit or debt without the express permission of my/our attorney or the Court, and I/We must make full disclosure of all income, expenses, debts, and assets in my/our initial consultation and on my bankruptcy petition. If I/we fail to take my financial management class that my case may be closed without discharge, and I/we well be required to pay a fecto the Attorney and the Courts to have it reopened.

X Lanel C Submo Darrell C. Salmon , Deptor x Thyllo J Salmr Phyllis J. Salmon, Joint Debtor

Dated: 12-19-14

Jeffry A Dahlberg

Attorney for Debtor (s

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United States Bankruptcy Court Northern District of Illinois

In re	Darrell C. Salmon Phyllis J. Salmon	Debtor(s)	Case No. Chapter	7		
	VER	RIFICATION OF CREDITOR I	MATRIX			
		Number of Creditors:				
	The above-named Debtor(s) h (our) knowledge.	nereby verifies that the list of cred	litors is true and o	correct to the best of my		
Date:	December 19, 2016	/s/ Darrell C. Salmon				
		Darrell C. Salmon				
Date:	December 19, 2016	Signature of Debtor /s/ Phyllis J. Salmon Phyllis J. Salmon Signature of Debtor				

AFNI P.O. Box 3427 Bloomington, IL 61702-3517

Ally Financial P.O. Box 130424 Saint Paul, MN 55113-0004

Ashley Furniture c/o GE Capital Retail Bank P.O. Box 965035 Orlando, FL 32896-5033

Associated Bank 1305 Main Street Stevens Point, WI 54481-2830

Associated Collectors, Inc. 113 W. Milwaukee Street P.O. Box 1039 Janesville, WI 53545

Barclays Bank 125 South West Street Wilmington, DE 19801

Barclays Bank Delaware P.O. Box 8803 Wilmington, DE 19899

Beloit Health System 1969 W. Hart Road Beloit, WI 53511

Beloit Health System North Pointe 1969 W Hart Rd Beloit, WI 53511

Beloit Memorial Hospital 1969 West Hart Road Beloit, WI 53512 Best Buy c/o Citi Cards P.O. Box 6500 Sioux Falls, SD 57117

Blackhawk Bank P.O. Box 6335 Fargo, ND 58125-6335

Blain's Farm & Fleet c/o GE Money Bank P.O. Box 960061 Orlando, FL 32896-0061

Capron Rescue Squad District P.O. Box 22847 Rochester, NY 14692

Charter Communications 1265 John Q Hammons Suite 100 Madison, WI 53717-1936

Fashion Bug c/o Comenity Bank Bankruptcy Dept. P.O. Box 182125 Columbus, OH 43218-2125

First Bankcard Center P.O. Box 3412 Omaha, NE 68103-3412

First National Bank of Omaha P.O. Box 3696 Omaha, NE 68103-0696

Frontier Bankruptcy Dept 20905 Hauge Road Noblesville, IN 46062-9015

Georgia Inpatient Medical Assoc. P.O. Box 96368
Oklahoma City, OK 73143-6368

Heavner Scott Beyers & Mihlar 111 East Main St Decatur, IL 62523

Heights Finance 5301 East State Street, Suite 111 Rockford, IL 61108

HHGregg c/o GE Money Bank P.O. Box 103104 Roswell, GA 30076

Integrated Homecare Services 5027 Harrison Ave Rockford, IL 61108

Kohl's
P.O. Box 3043
Milwaukee, WI 53201-3043

Lowe's c/o GE Money Bank Bankruptcy Dept P.O. Box 103104 Roswell, GA 30076

Meijer c/o Comenity BK Dept P.O. Box 18124 Columbus, OH 43218-2124

Radiology Consultants of Rockford 39020 Eagle Way Chicago, IL 60678-1390

RGS Collections, Inc. P.O. Box 1022 Wixom, MI 48393-1022

Rockford Anesthesiologists Assoc. P.O. Box 4569 Rockford, IL 61110-4569

Sunrise Credit Services Inc 260 Airport Plaza Farmingdale, NY 11735-3946

Superior Ambulance Services P.O. Box 1407 Elmhurst, IL 60126-8407

Swedish American A Division of UW Health P.O. Box 1567 Rockford, IL 61110-0067

Swedish American A Division of UW Health P.O. Box 310283 Des Moines, IA 50331-0283

Swedish American Hospital P.O. Box 310283 Des Moines, IA 50331-0283

U.S. Cellular Attn: Write Off Department P.O. Box 7835 Madison, WI 53707-7835